

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Joel Edward Murphy**  
**Bonnie Lynn Murphy**  
Debtor(s)

Bankruptcy Case No.: 16-10928-TPA  
Related to Docket No. 62  
Chapter: 13  
Docket No.: 63 - 62  
Concil. Conf.: November 13, 2018 at 10:00 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **October 9, 2018**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **October 18, 2018**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **November 13, 2018** at **10:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at Bankruptcy Courtroom, U.S. Courthouse, 17 South Park Row, Erie, PA 16501.

If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: August 23, 2018

cm: All Creditors and Parties In Interest

  
Thomas P. Agresti, Judge  
United States Bankruptcy Court

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Joel Edward Murphy  
 Bonnie Lynn Murphy  
 Debtors

Case No. 16-10928-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: lmar  
 Form ID: 213

Page 1 of 3  
 Total Noticed: 92

Date Rcvd: Aug 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2018.

db/jdb  
 cr

+Joel Edward Murphy, Bonnie Lynn Murphy, 1822 Walnut Street, Erie, PA 16502-1755  
 +WILMINGTON SAVINGS FUND SOCIETY, FSB, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386  
 +ASPM, 229 Third Street, Cambridge, MA 02142-1129  
 +AmeriCredit/GM Financial, Po Box 183853, Arlington, TX 76096-3853  
 +American Coradius International LLC, PO Box 717, Getzville, NY 14068-0717  
 +Belott Law Firm, Renaissance Center St., Erie, PA 16501  
 +CCI/Contract Callers Incorporated, Po Box 3000, Augusta, GA 30914-3000  
 #+CMI - Community Medicine, Inc., 1599 North Hermitage Road, Hermitage, PA 16148-3180  
 +Carmel Financial Corporation, C/O Aam, 101 East Carmel Drive, Suite 205, Carmel, IN 46032-2668  
 +Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 +CitiFinancial Servicing LLC, P.O. Box 6043, Sioux Falls, SD 57117-6043  
 +Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 790034, Saint Louis, MO 63179-0034  
 +Convergent Healthcare Recoveries Inc, 124 SW Adams Street, Suite 215, Peoria, IL 61602-2321  
 +Convergent Outsourcing Inc, 800 SW 39th Street, PO Box 9004, Renton, WA 98057-9004  
 +Credit Acceptance, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331  
 +Credit Bureau Collection Services Inc, PO Box 163333, Columbus, OH 43216-3333  
 +Credit Protection Association LP, PO Box 802068, Dallas, TX 75380-2068  
 +Creditech, PO Box 99, Bangor, PA 18013-0099  
 +Del Sol Medical Center, PO Box 740782, Cincinnati, OH 45274-0782  
 +Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008  
 +Erie County Tax Claim Bureau, 140 West Sixth Street, Room 110, Erie, PA 16501-1073  
 +First Premier, 601 South Minneapolis Avenue, Sioux Falls, SD 57104  
 +First Savings Credit Card, Po Box 5019, Sioux Falls, SD 57117-5019  
 +Foot & Ankle Care Centers, 3 Greenville Orthopedic Center, Greenville, PA 16125-1210  
 +Fst Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104  
 +Genoa, a Qol Healthcare Co, 1330 West 26th Street, Erie, PA 16508-1402  
 +IC Systems, Inc, 444 Highway 96 East, St Paul, MN 55127-2557  
 +JC CHRISTENSEN & ASSOC, PO BOX 519, SAUK RAPIDS MN 56379-0519  
 (address filed with court: J.C. Christensen & Associates Inc, PO Box 519, Sauk Rapids, MN 56379)  
 +MBC Investments, Po Box 844, Wausau, WI 54402-0844  
 +MBC Investments LLC, PO Box 1584, Wausau, WI 54402-1584  
 +Medical Associates of Erie, Osteopathic Internal Medical, One Lecom Place, Erie, PA 16505-2571  
 +Medicor Associates Inc, 104 East 2nd Street, 2nd Floor, Erie, PA 16507-1532  
 +Montgomery Lynch & Associates Inc, PO Box 22720, Beachwood, OH 44122-0720  
 +National Asset Recovery Services Inc, PO Box 1898, Saint Charles, MO 63302-1898  
 +Nations Recovery Center Inc, PO Box 620130, Atlanta, GA 30362-2130  
 +Nationwide Credit Inc, PO Box 26314, Lehigh Valley, PA 18002-6314  
 +Nationwide Recovery Systems, 501 Shelley Drive, #300, Tyler, TX 75701-9553  
 +Northland Group Inc, PO Box 390846, Minneapolis, MN 55439-0846  
 +Northshore Clinical Associates, 120 East 2nd Street, Floor 3, Erie, PA 16507-1578  
 +Northwest Savings Bank, Attn: Colleen Lamberto, Po Box 337, Warren, PA 16365-0337  
 #+Orion Portfolio Services LLC, 53 Perimeter Center, Suite 450, Atlanta, GA 30346-2287  
 +Orthopaedic & Sports Medicine of Erie PC, 100 Peach Street, Suite 400, Erie, PA 16507-1423  
 +Osteopathic Cardiology Associates LLC, 4002 Schaper Avenue, Suite A, Erie, PA 16508-3358  
 +Pathology Associates of Erie, 5700 Soutwyck Boulevard, Toledo, OH 43614-1509  
 +Penn Credit, Attn:Bankruptcy, Po Box 988, Harrisburg, PA 17108-0988  
 +Progressive Insurance Company, 2450 Severn Avenue, Suite 102, Metairie, LA 70001-6956  
 +RAZOR Capital LLC, PO Box 390243, Minneapolis, MN 55439-0243  
 +RMS, PO Box 361595, Columbus, OH 43236-1595  
 +Receivables Outsourcing LLC, PO Box 549, Timonium, MD 21094-0549  
 +Regional Health Services, 510 Cranberry St, Erie, PA 16507-1075  
 +Southwest X-Ray LP, PO Box 220122, El Paso, TX 79913-2122  
 +St. Vincent Institute, 232 West 25th Street, Erie, PA 16544-0001  
 +Trident Asset Management, Po Box 888424, Atlanta, GA 30356-0424  
 +UPMC Community Medicine, PO Box 1123, Minneapolis, MN 55440-1123  
 +UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472  
 +United Collection Services, 106 Commerce Street Suite 101, Lake Mary, FL 32746-6217  
 +Vision Financial Corp., 5301 East State Street Lower Level, Rockford, IL 61108-2457  
 +WF 19 Grantor Trust, C/O Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 +Wilmington Savings Fund Society, c/o Aldridge Pite, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921  
 +Wilmington Savings Fund Society, FSB, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948  
 +Wilmington Savings Fund Society, FSB Trustee, c/o 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

District/off: 0315-1

User: lmar  
Form ID: 213

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Total Noticed: 92

Date Rcvd: Aug 23, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr

E-mail/PDF: rmscedi@recoverycorp.com Aug 24 2018 01:49:44  
Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
Miami, FL 33131-1605

14317246 +E-mail/Text: g20956@att.com Aug 24 2018 01:42:45 AT&T Mobility,  
1025 Lenox Park Boulevard NE, Atlanta, GA 30319-5309

14317243 +E-mail/Text: EBNProcessing@afni.com Aug 24 2018 01:42:30 Afni Inc, PO Box 3427,  
Bloomington, IL 61702-3427

14294647 +E-mail/Text: bnc-applied@quantum3group.com Aug 24 2018 01:42:38 Applied Card Bank,  
Attention: Bankruptcy, PO Box 17125, Wilmington, DE 19850-7125

14365373 E-mail/PDF: resurgentbknofications@resurgent.com Aug 24 2018 01:49:55 CACH, LLC,  
PO BOX 10587, Greenville, SC 29603-0587

14294652 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Aug 24 2018 01:43:02  
Credit Collections Svc, PO Box 773, Needham, MA 02494-0918

14317253 +E-mail/PDF: creditonebknofications@resurgent.com Aug 24 2018 01:50:47 Credit One Bank,  
PO Box 98875, Las Vegas, NV 89193-8875

14331895 +E-mail/PDF: resurgentbknofications@resurgent.com Aug 24 2018 01:50:25  
Del Sol Medical Center, Resurgent Capital Services, PO Box 1927,  
Greenville, SC 29602-1927

14294653 E-mail/Text: Bankruptcy.Consumer@dish.com Aug 24 2018 01:42:15 Dish Network,  
Department 0063, Palatine, IL 60055-0063

14294654 +E-mail/Text: bankruptcyntices@dcicollect.com Aug 24 2018 01:42:44 Diversified Consultant,  
Dci, PO Box 551268, Jacksonville, FL 32255-1268

14294655 +E-mail/Text: Billing\_Paperwork@emergycare.org Aug 24 2018 01:43:02 Emergycare, Incorporated,  
1926 Peach Street, Erie, PA 16502-2872

14317257 +E-mail/Text: csbankruptcy@eriewaterworks.org Aug 24 2018 01:42:49 Erie Water Works,  
Collection Department, 340 West Bayfront Parkway, Erie, PA 16507-2004

14317258 +E-mail/Text: fsgb@fsgbcollections.com Aug 24 2018 01:42:59 Finance System of Green Bay Inc,  
301 North Jackson Street, Green Bay, WI 54301-4938

14317259 +E-mail/Text: bankruptcy@firstenergycorp.com Aug 24 2018 01:42:23 First Energy,  
Revenue Assurance, 1310 Fairmont Avenue, Fairmont, WV 26554-3526

14294661 +E-mail/Text: fscustbrntice@fullservicenetwork.com Aug 24 2018 01:41:43  
Full Service Network, 600 Grant Street - Floor 30, Pittsburgh, PA 15219-2709

14294663 +E-mail/PDF: resurgentbknofications@resurgent.com Aug 24 2018 01:50:57 LVNV Funding,  
PO Box 10497, Greenville, SC 29603-0497

14294664 +E-mail/Text: GenesisFS@ebn.phinsolutions.com Aug 24 2018 01:43:10 Mabt - Genesis Retail,  
Bankcard Services, PO Box 4477, Beaverton, OR 97076-4401

14294666 +E-mail/Text: MEvan@mchl.org Aug 24 2018 01:42:40 Millcreek Community Hospital,  
5515 Peach Street, Erie, PA 16509-2695

14294667 E-mail/Text: Bankruptcy@natfuel.com Aug 24 2018 01:42:18 National Fuel, PO Box 4103,  
Buffalo, NY 14264

14317271 +E-mail/Text: egssupportservices@alorica.com Aug 24 2018 01:42:31 NCO Financial Systems Inc,  
5 Penn Center West, Suite 100, Pittsburgh, PA 15276-0126

14345317 +E-mail/Text: Bankruptcy@natfuel.com Aug 24 2018 01:42:18 National Fuel, Legal Dept.,  
P.O. Box 2081, Erie, PA 16512-2081

14309045 E-mail/PDF: cbp@onemainfinancial.com Aug 24 2018 01:50:39 OneMain, P.O. Box 70912,  
Charlotte, NC 28272-0912

14294669 +E-mail/PDF: cbp@onemainfinancial.com Aug 24 2018 01:50:07 Onemain Financial/Citifinancial,  
6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198

14295056 E-mail/PDF: rmscedi@recoverycorp.com Aug 24 2018 01:50:15 Orion Portfolio Services LLC,  
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605

14330951 E-mail/Text: bnc-quantum@quantum3group.com Aug 24 2018 01:41:58  
Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788,  
Kirkland, WA 98083-0788

14295034 E-mail/PDF: rmscedi@recoverycorp.com Aug 24 2018 01:50:47  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605

14294672 +E-mail/PDF: resurgentbknofications@resurgent.com Aug 24 2018 01:49:55  
Square One Financial/Cach Llc, 4340 S Monaco Street, 2nd Floor, Denver, CO 80237-3485

14294674 +E-mail/Text: DL-ICOMSBankruptcy@charter.com Aug 24 2018 01:42:41 Time Warner Cable,  
PO Box 0901, Carol Stream, IL 60132-0901

14317285 +E-mail/Text: bankruptcydepartment@tsico.com Aug 24 2018 01:42:51 Transworld Systems Inc,  
Collection Agency, 507 Prudential Road, Horsham, PA 19044-2308

14294677 +E-mail/Text: BankruptcyNotice@upmc.edu Aug 24 2018 01:42:48 UPMC Hamot, 201 State Street,  
Erie, PA 16550-0001

14294678 +E-mail/Text: wfmelectronicbankruptcyntifications@verizonwireless.com Aug 24 2018 01:41:37  
Verizon, 500 Technology Drive, Suite 500, Weldon Spring, MO 63304-2225

TOTAL: 31

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
Wilmington Savings Fund Society, FSB, as trustee o

cr

District/off: 0315-1

User: lmar  
Form ID: 213

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Total Noticed: 92

Date Rcvd: Aug 23, 2018

14294658\* First Premier, 601 South Minneapolis Ave, Sioux Falls, SD 57104  
14376812\* UPMC Community Medicine, PO Box 1123, Minneapolis MN 55440-1123  
14317286\* +UPMC Hamot, 201 State Street, Erie, PA 16550-0001  
14294668 ##+Northwest Consumer Discount Bank, 1324 East Grandview Boulevard, Erie, PA 16504-2736  
14294673 ##+Stellar Recovery Incorporated, Attn: Bankruptcy, 4500 Salisbury Road Suite 105,  
Jacksonville, FL 32216-8035

TOTALS: 1, \* 3, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 25, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on August 23, 2018 at the address(es) listed below:

Daniel P. Foster on behalf of Joint Debtor Bonnie Lynn Murphy dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
Daniel P. Foster on behalf of Debtor Joel Edward Murphy dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, as trustee of  
Stanwich Mortgage Loan Trust A bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5